

Certificate Number: 06531-WAW-DE-001752978Bankruptcy Case Number: 07-40836**CERTIFICATE OF DEBTOR EDUCATION**I certify that on April 18, 2007, at 4:07 o'clock PM CDT,Katherine A Merrill completed a course on personal financial
management given by internet byAllen Credit and Debt Counseling Agency,a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Washington.Date: April 18, 2007By /s/Connie KroschName Connie KroschTitle Credit Counselor